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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/673,751	09/29/2003	Wealthy Desai	030394	1479
38516 7590 09/19/2011 AT&T Legal Department - SZ Attn: Patent Docketing Room 2A-207 One AT&T Way Bedminster, NJ 07921			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 09/19/2011	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.		Applicant(s)	
	10/673,751		DESAI, WEALTHY	
	Examiner		Art Unit	
	CLEMENT B. GRAHAM		3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 December 2010.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9, 12-20, 26, 34, 37, 39 and 42 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9, 12-20, 26, 34, 37, 39, 42 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/ are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-9, 12-20, 26, 34, 37, 39, 42, remained pending in this Application.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-9, 12-20, 26, 34, 37, 39, 42, are rejected under 35 U.S.C. 103(a) as being unpatentable over Phelan et al (Hereinafter Phelan U.S Pub: 2002/0072927) in view of Klawon U.S Pub: 2005/0027983).

As per claims 1-2, 15, Phelan discloses a method for providing customer sales information, the method comprising:

receiving a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization at a customer sales information processing and communication server associated with and under the control of the business organization (see paragraphs 003, 0046, 0047, 0051) retrieving internal customer information associated with the customer by the business organization, via the customer sales information processing and communication server~ wherein the internal customer information includes payment history information associated with the customer (see paragraphs 003, 0046, 0047, 0051) sending the customer sales information from the customer sales information processing and communication server to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information (see paragraphs 003, 0046, 0047, 0051) .

Phelan fail to explicitly teach retrieving external credit rating information associated with the customer from an external credit rating agency system via the customer sales information processing and communication server, wherein the external credit rating agency system is not

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associated with the organization.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include retrieving external credit rating information associated with the customer from an external credit rating agency system via the customer sales information processing and communication server, wherein the external credit rating agency system is not associated with the organization taught by Klawon in order to determine a customer's credit wordiness.

As per claims 3, Phelan discloses wherein the remote terminal and the customer sales information processing and communication server communicate via a public switched telephone network (see paragraphs 003; 0046, 0047, 0051).

As per claims 4, Phelan discloses wherein the remote terminal and the customer sales information processing and communication server communicate via the Internet (see paragraphs 003, 0046, 0047, 0051).

As per claims 5 Phelan discloses wherein the customer sales information is sent from the customer sales information processing and communication C-8tP-G server to the remote terminal as a textual graphical message (see paragraphs 003, 0046, 0047, 0051).

As per claims 6, Phelan discloses further comprising displaying the textual message on a display of the remote terminal (see paragraphs 003, 0046, 0047, 0051).

As per claims 7, Phelan discloses wherein:
the request includes a first customer identifier corresponding to the customer, the method further comprises associating the first customer identifier with a second customer identifier (see paragraphs 003, 0046, 0047, 0051) using the customer sales information processing and communication server; and of retrieving the external credit information includes providing the

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second customer identifier to the external credit rating agency system (see paragraphs 003, 0046, 0047, 0051).

As per claims 8, Phelan discloses wherein the first customer identifier is a telephone number (see paragraphs 003, 0046, 0047, 0051).

As per claims 9, Phelan discloses wherein the customer sales information includes the name of the customer (see paragraphs 003, 0046, 0047, 0051).

As per claims 12, Phelan discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (see paragraphs 003, 0046, 0047, 0051).

As per claims 13, Phelan discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (see paragraphs 003, 0046, 0047, 0051).

As per claims 14, Phelan discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (see 003, para 0046, 0047, 0051).

As per claims 16, Phelan discloses further comprising determining an internal customer rating based on both the external credit rating and the internal customer information, wherein the customer sales information includes the internal customer rating (see paragraphs 003, 0046, 0047, 0051).

As per claims 17, Phelan discloses further comprising determining a sales term based on at least one of the external credit rating and the internal customer information, wherein the customer sales information includes the sales term (see paragraphs 003, 0046, 0047, 0051).

As per claims 18, Phelan discloses wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment (see paragraphs 003, 0046, 0047, 0051).

As per claims 19 Phelan discloses wherein the sales representative is a sales representative for a vendor of business directory advertisements, and further comprising offering to sell the customer a business directory advertisement (see paragraphs 003, 0046, 0047, 0051).

As per claims 20, Phelan discloses including authenticating the sales representative to confirm that the sales representative is authorized to access the customer sales information (see paragraphs 003, 0046, 0047, 0051).

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As per claims 26, Phelan discloses a method for providing customer sales information, the method comprising:

receiving sending a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization at a customer sales information processing and communication server associated with and under the control of the business organization (see paragraphs 003, 0046, 0047, 0051)

retrieving internal customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the external credit rating and the internal customer information (see paragraphs 003, 0046, 0047, 0051)

automatically determining a sales term using the customer sales information processing and communication server, wherein the sales term is based on the customer rating information and internal customer information (see paragraphs 003, 0046, 0047, 0051) wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment, and sending the sales term to the remote terminal sales representative from the customer sales information processing and communication server (see paragraphs 003, 0046, 0047, 0051).

Phelan fail to explicitly teach g) retrieving customer rating information associated with the customer via the customer sales information processing and communication server comprising retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system is not associated with the organization.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include g) retrieving customer rating information associated with the customer via the customer sales information processing and communication server comprising retrieving an external credit rating from an external credit

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rating agency, wherein the external credit rating agency system is not associated with the organization taught by Klawon in order to determine a customer's credit wordiness.

As per claims 34, Phelan discloses a system for providing customer sales information, the system comprising:

a customer sales information processing and communication server associated with and under the control of a business organization, wherein the customer sales information processing and communication server is configured to, receive a request for customer sales information associated with a customer from the a remote terminal of a sales representative of a business organization (see paragraphs 003, 0046, 0047, 0051)

and retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer (see paragraphs 003, 0046, 0047, 0051)

send the customer sales information to the remote terminal, wherein the customer sales information is based on the external credit rating information and upon the internal customer information (see paragraphs 003, 0046, 0047, 0051).

Phelan fail to explicitly teach retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include retrieve external credit rating information associated with the customer from an external credit rating agency system, wherein the external credit rating agency system is not associated with the organization; taught by Klawon in order to determine a customer's credit wordiness.

As per claims 37, Phelan discloses a system for providing customer sales information, the

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system comprising:

a customer sales information processing and communication server associated with and under the control of a business organization, wherein the customer sales information processing and communication server is configured to (see paragraphs 003, 0046, 0047, 0051) receive a request for customer sales information associated with a customer from a remote terminal of a sales representative of the business organization retrieve customer rating information associated with the customer comprising retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system is not associated with the organization (see paragraphs 003, 0046, 0047, 0051) retrieve internal customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the external credit rating and the internal customer information (see paragraphs 003, 0046, 0047, 0051) automatically determine a sales term, wherein the sales term is based on the customer rating information and internal customer information, wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment and send the sales term to the remote terminal of the sales representative (see paragraphs 003, 0046, 0047, 0051).

Phelan fail to explicitly teach external credit rating.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include external credit rating taught by Klawon in order to determine a customer's credit wordiness.

As per claims 39, Phelan discloses a computer program product for providing customer sales information, the computer program product comprising:

a computer readable storage medium having computer readable program code embodied in the medium, the computer readable program code executable by a customer sales information

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processing and communication server comprising to cause the customer sales information processing and communication server to (see paragraphs 003, 0046, 0047, 0051) receive send a request for customer sales information associated with a customer from a remote terminal of a sales representative of a business organization retrieve external credit rating information associated with the customer from an external credit rating agency system (see paragraphs 003, 0046, 0047, 0051) and retrieve internal customer information associated with the customer by the business organization, wherein the internal customer information includes payment history information associated with the customer; and send the customer sales information from to the remote terminal, wherein the customer sales information is based on the information and upon the internal customer information.

Phelan fail to explicitly teach wherein the external credit rating agency system is not associated with the organization and external credit rating.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include wherein the external credit rating agency system is not associated with the organization and external credit rating taught by Klawon in order to determine a customer's credit wordiness.

As per claims 42, Phelan discloses a computer program product for providing customer sales information, the computer program product comprising:
a computer readable storage medium having computer readable program code embodied in the medium, executable by a customer sales information processing and communication server to cause the customer sales information processing and communication server to (see paragraphs 003, 0046, 0047, 0051) receive a request for customer sales information associated with a customer sent from a remote terminal of a sales representative of a business organization retrieve customer rating information associated with the customer comprising and retrieve internal

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customer information associated with the customer from the business organization, wherein the internal customer information includes payment history information associated with the customer and an internal customer rating based on both the and the internal customer information, automatically (see paragraphs 003, 0046, 0047, 0051) determine a sales term wherein the sales term is based on the customer rating information and internal customer information, wherein the sales term includes at least one of a maximum allowed sale amount and a required down payment and computer readable program code configured to send the sales term to the remote terminal sales representative from the CSIPC server (see paragraphs 003, 0046, 0047, 0051).

Phelan fail to explicitly teach retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system not associated with the organization and external credit rating.

However Klawon discloses a process and means for integrated procedures to obtain a standardized identity or credit worthiness rating for individuals seeking credit or for those using electronic signatures or making personal information changes on established accounts or for gaining access to an institution comprising of the steps of utilizing a scaled mathematical or other rating system for such areas. The overall processing system includes the basic steps outlined below (see para 0076, 0127).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Phelan to include retrieving an external credit rating from an external credit rating agency, wherein the external credit rating agency system not associated with the organization and external credit rating taught by Klawon in order to determine a customer's credit wordiness.

RESPONSE TO ARGUMENTS

4. Applicant's arguments filed 12/27/10 has been fully considered but they are moot in view of new grounds of rejections.

6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO**

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MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CLEMENT B. GRAHAM whose telephone number is (571)272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/
Supervisory Patent Examiner, Art
Unit 3691

Art unit 3691

August 25, 2011